

**Testimony Regarding  
HB 5130, An Act Concerning Student Loan Forgiveness For Nonprofit Employees  
Higher Education and Employment Advancement Committee  
February 22, 2022**

Good afternoon Senator Slap, Representative Elliot and all other distinguished members of the Committee. My name is Brandi Kennedy and I am a MSW Policy Practice Graduate Student at the UConn School of Social Work. I am currently completing my final semester of graduate school and set to graduate this spring. Additionally, for this academic year I have been placed as a Policy Practice intern with the Connecticut Women's Education and Legal Fund and work Full-Time as a Family Violence Victim Advocate. I am thoroughly immersed in working for and interning with small Connecticut state nonprofits completing important trauma-informed work and advocacy within both Hartford and Middlesex counties.

**Today, I urge your support for HB 5130 AAC student loan forgiveness for nonprofit employees.**

As of 2020, 540,900 Connecticut residents hold approximately \$19.3 billion dollars in student loan debt<sup>1</sup>. This equates to 15% of the Connecticut population holding an average debt of \$35,681 per person<sup>2</sup>. From my own personal experience, I can state that my student loan debt is triple this amount after completing my graduate studies. With the recent inflation, and lack of cost-of-living adjustments while working in nonprofits, student loan debt becomes the biggest burden for recent graduates and often the number one reason why we begin to look for work outside of Connecticut once we complete our degrees. I have considered the out of state job market and have contemplated whether staying in Connecticut was something that would be fiscally responsible for my family. The reality of having to consider this hurts me as I love this state and the work our government does for the collective.

Despite the annual increase in college tuition and surplus of miscellaneous fees associated with pursuing a degree. As students, pursue higher education to better contribute to our communities and our state. We pursue higher education in order to become knowledgeable in the issues our world faces so that we can become better apt to contribute to our society in a manner that pushes fourth equitable and incremental change. However, despite many of our student's academic and professional achievements, 31% of 2020 graduates remained unemployed in the Fall of 2021, a 22% increase from 2019<sup>3</sup>.

I believe in our state's ability to lead in passing important and needed legislation for the over 200,000 employees who work in the nonprofit sector. The Governor and General Assembly have been a model for supporting students pursuing higher education and voicing the need for graduates to stay in Connecticut. HB 5130 is a dire piece of legislation that would not only help with the financial burden of student loan debt but show Connecticut students we are valued, respected for the work we do in the nonprofit and healthcare sectors and are appreciated as the next generation of leaders, policy makers, executive directors, and social workers.

Thank you for your consideration and the opportunity to testify before the Committee.

Brandi A. Kennedy  
UConn MSW Policy Practice Graduate Student  
brandi.kennedy@uconn.edu

<sup>1</sup> Office of Legislative Research & Office of Fiscal Analysis (2022, January 27). *Student Loan Debt Relief*. [https://www.cga.ct.gov/hed/related/20220127\\_Forum%20Student%20Loan%20Debt%20in%20the%20Time%20of%20COVID%2019/Office%20of%20Legislative%20Research%20and%20Office%20of%20Fiscal%20Analysis.pdf](https://www.cga.ct.gov/hed/related/20220127_Forum%20Student%20Loan%20Debt%20in%20the%20Time%20of%20COVID%2019/Office%20of%20Legislative%20Research%20and%20Office%20of%20Fiscal%20Analysis.pdf)